

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bobbi DeHass Brumbaugh
Matthew J Brumbaugh
Debtors

Case No. 18-00228-MJC
Chapter 13

District/off: 0314-4
Date Rcvd: Feb 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:

Recip ID **Recipient Name and Address**
db/jdb + Bobbi DeHass Brumbaugh, Matthew J Brumbaugh, PO Box 510, Blanchard, PA 16826-0510

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 22 2023 00:14:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5013833	+ EDI: GMACFS.COM	Feb 22 2023 00:14:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5025355	EDI: GMACFS.COM	Feb 22 2023 00:14:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
5013834	+ EDI: BANKAMER.COM	Feb 22 2023 00:14:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
5043163	+ EDI: BANKAMER2.COM	Feb 22 2023 00:14:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5013836	+ EDI: CAPITALONE.COM	Feb 22 2023 00:14:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5013838	+ EDI: CITICORP.COM	Feb 22 2023 00:14:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5013839	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 21 2023 19:20:18	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
5013841	Email/Text: collecadminbankruptcy@fnni.com	Feb 21 2023 19:14:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
5013842	+ Email/Text: bankruptcy.notices@hdfs.com	Feb 21 2023 19:14:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
5020911	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 21 2023 19:14:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5013837	EDI: JPMORGANCHASE	Feb 22 2023 00:14:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
5039898	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2023 19:20:18	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5040046	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2023 19:20:18	LVNV Funding, LLC its successors and assigns as, assignee of NCOP CF II, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5013844	+ Email/Text: bankruptcy@marinerfinance.com	Feb 21 2023 19:14:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5034364	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 21 2023 19:14:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5020903	EDI: AGFINANCE.COM	Feb 22 2023 00:14:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5013845	+ EDI: AGFINANCE.COM	Feb 22 2023 00:14:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5013846	+ Email/Text: bankruptcynotices@psecu.com	Feb 21 2023 19:14:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5067638	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5067639	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5026326	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5013992	+ EDI: RECOVERYCORP.COM	Feb 22 2023 00:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5036439	+ Email/Text: bankruptcynotices@psecu.com	Feb 21 2023 19:14:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
5013847	Email/PDF: ebnotices@pnmac.com	Feb 21 2023 19:20:31	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
5038153	Email/PDF: ebnotices@pnmac.com	Feb 21 2023 19:20:19	Pennymac Loan Services, LLC, P.O. Box 2010, Moorpark, CA, 93020
5037149	EDI: Q3G.COM	Feb 22 2023 00:14:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5013848	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5013849	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5013850	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Howards, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5013851	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5026491	Email/Text: bankruptcy@unifund.com	Feb 21 2023 19:14:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
5025776	EDI: WFFC2	Feb 22 2023 00:14:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5013852	+ EDI: WFFC.COM	Feb 22 2023 00:14:00	Wffnb Retail, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5013835		Cap1/bstby
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5013840	*+	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

5013843	*+	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
5020913	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5095904	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5096837	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5039924	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com
Scott D Fink	on behalf of Creditor PSECU bronationalecf@weltman.com PitEcf@weltman.com
Sean Patrick Quinlan	on behalf of Debtor 2 Matthew J Brumbaugh spquesq@gmail.com spquesq@gmail.com,outsourcedparalegal@gmail.com
Sean Patrick Quinlan	on behalf of Debtor 1 Bobbi DeHass Brumbaugh spquesq@gmail.com spquesq@gmail.com,outsourcedparalegal@gmail.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Bobbi DeHass Brumbaugh	Social Security number or ITIN xxx-xx-0516
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Matthew J Brumbaugh	Social Security number or ITIN xxx-xx-3477
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 4:18-bk-00228-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobbi DeHass Brumbaugh
aka Bobbi J Breon

Matthew J Brumbaugh

By the
court:

2/21/23



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.